

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

In re:)	Case No. 12-
Gary Gastreich)	Chapter 13
Sharon Gastreich)	
Debtor(s))	

CHAPTER 13 PLAN

PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)

\$260.00 per month for 60 months.

per month for _____ months, then
per month for _____ months, then
per month for _____ months.

A total of _____ through _____ then
_____ per month for _____ months
beginning with the payment due in _____

In addition, Debtor shall pay to the Trustee and the plan base shall be increased by the following:

(1) Debtor shall send any tax refund received during the plan to the Trustee; however, debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain from such refunds the lesser of the sum of two monthly plan payments or \$600 from such tax refunds, each year, for necessities. (2) Fifty percent of any employee bonus or other distribution paid or payable to the debtor during the term of the plan.

(3) Additional lump sum(s) consisting of _____ if any, to be paid to the Trustee.

A minimum of 12000 will be paid to non-priority unsecured creditors. (Dollar amount or 100%)

DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below:

1. **Trustee and Court Fees.** Pay Trustee a percent of all disbursements as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages.** Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR
NAMETOTAL AMOUNT
DUECURE
PERIOD

6

3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR
NAMEMONTHLY
PAYMENTBY DEBTOR /
TRUSTEE

(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR
NAMEMONTHLY
PAYMENTEST. MONTHS
REMAINING

(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence)** Maintain payments of the following continuing debt(s)

in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph 5 below.

CREDITOR
NAMEMONTHLY
PAYMENT

(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR
NAMEMONTHLY
PAYMENTBY DEBTOR /
TRUSTEE

(E) **DSO Claims in equal installments.** Pay the following pre-petition domestic support obligation arrears in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR
NAMETOTAL AMOUNT
DUEINTEREST
RATE
4.61%

4. **Attorney Fees.** Pay Debtor's attorney \$1,300.00 in equal monthly payments over 12 months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay arrearage on debt secured by liens on real property in equal monthly installments over the period and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
		48	0.00%

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly

payments over the period set forth below with 4.61% % interest.

CREDITOR	EST. BALANCE DUE	REPAY PERIOD	TOTAL WITH INTEREST
		36	

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set

forth below with 4.61% % interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9(A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL WITH INTEREST
			36	

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period and with interest as identified below.

CREDITOR	EST. BALANCE	TRUSTEE / CO-DEBTOR	PERIOD	INTEREST RATE
				4.61%

6. Pay \$ \$2,000.00 of debtor's attorney's fees and any additional attorney fees allowed by the Court.

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST. TOTAL DUE	TRUSTEE / CO-DEBTOR	INTEREST RATE
			4.61%

(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

	TOTAL	TOTAL AMOUNT
CREDITOR	DUE	PAID BY TRUSTEE

8. **Priority Claims.** Pay the following priority claims allowed under 11 U.S.C. section 507 in full, estimated as follows:

CREDITOR	TOTAL AMOUNT
NAME	DUE
0	
0	

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims.** Pay non-priority, unsecured creditors.

Estimated total owed: \$	<u>\$131,710.57</u>
Estimated amount available: \$	<u>\$12,000.00</u>
Estimated repayment in Chapter 7: \$	<u>\$12,000.00</u>
Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$	<u>\$0.00</u>

(B) **Surrender of Collateral.** Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
----------	------------

(C) **Rejected Executory Contracts/Leases.** Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

	CONTRACT/ LEASE
CREDITOR	

10. Other:

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily.

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR.

<u>8/22/2012</u>	<u>/s/ Gary Gastreich</u>
DATE	DEBTOR: <i>Gary Gastreich</i>
<u>8/22/2012</u>	<u>/s/ Sharon Gastreich</u>
DATE	Jnt.DEBTOR: <i>Sharon Gastreich</i>

A copy of Debtor's Proposed Chapter 13 Plan was mailed to all parties on the attached list on August 24, 2012

/s/ MaryAnn G. Kier
MaryAnn G. Kier, #59899MO
PK Law
8917 Gravois Rd.
St. Louis, MO 63123
(314) 827-4027, Fax: (314) 222-0619
mgk@stlbankruptcyfirm.com

500 Fast Cash
515 G St SE
Miami, OK 74354-8224

CONSUMER ADJUSTMENT CO
12855 TESSON FERRY RD
SAINT LOUIS, MO 63128

Midland Credit Management
8875 Aero Dr, Ste 200
San Diego, CA 92123-2255

ACCOUNT RESOLUTION CORP
17600 CHESTERFIELD AIRPO
CHESTERFIELD, MO 63005

CONSUMER COLLECTION MN
2333 GRISSOM DR
SAINT LOUIS, MO 63146

Missouri Department of Revenue
P.O. Box 475
Jefferson City, MO 65105

AD Astra
3607 North Ridge Rd. Ste. 106
Wichita, KS 67205

Ernst Radiology
502 Earth City Expwy Ste. 121
Earth City, MO 63045

Missouri Farm Bureau
701 South Country Club Dr.
PO Box 636
Jefferson City, MO 65102

AD ASTRA RECOVERY SERV
3607 N RIDGE RD STE 106
WICHITA, KS 67205

Fern D. Winkler
5127 Dresden Ave
Saint Louis, MO 63116

National Credit Adjusters
PO Box 3023
327 W. 4th St.
Hutchinson, KS 67504-3023

Allied Interstate
3000 Corporate Exchange Dr. 5th
Columbus, OH 43231

FFCC-COLUMBUS INC
1550 OLD HENDERSON RD ST
COLUMBUS, OH 43220

OCWEN LOAN SERVICING L
12650 INGENUITY DR
ORLANDO, FL 32826

Aspire Internal Medicine
PO Box 956909
St. Louis, MO 63195-6909

First National Collection Bureau
610 Waltham Way
Sparks, NV 89434

Portfolio Recovery Associates
120 Corporate Blvd.
Norfolk, VA 23502

Capital Management Services
726 Exchange St. Suite 700
Buffalo, NY 14210

FIRSTSOURCE FIN SOLUTI
7650 MAGNA DR
BELLEVILLE, IL 62223

REG CRDT SER
1201 JEFFERSON STR
WASHINGTON, MO 63090

CBE GROUP
1309 TECHNOLOGY PKWY
CEDAR FALLS, IA 50613

HSBC BANK
PO BOX 5253
CAROL STREAM, IL 60197

Regional Credit Services
1201 Jefferson St. #150
Washington, MO 63090-4453

CENTRAL FINL CONTROL
PO BOX 66051
ANAHEIM, CA 92816

LVNV FUNDING LLC
PO BOX 740281
HOUSTON, TX 77274

STATE COLLECTION SERVI
2509 S STOUGHTON RD
MADISON, WI 53716

Check 'n Go
676 Gravois Bluffs Blvd. Ste. C
Fenton, MO 63026

MEDICAL COMMERCIAL A
PO BOX 480
HIGH RIDGE, MO 63049

Tate & Kirlin Associates
2810 Southampton Road
Philadelphia, PA 19154-1207

Debtor(s): **Gary K. Gastreich**
Sharon K. Gastreich

Case No.:
Chapter: **13**

Case 12-48260 Doc 2 Filed 08/24/12 Entered 08/24/12 10:51:27
Pg 8 of 8

Main Document
EASTERN DISTRICT OF MISSOURI
ST. LOUIS DIVISION

The Boyd Law Group, L.C.
300 St. Peters Centre Blvd. Ste
St. Peters, MO 63376

The Johnson Law Firm
220 Salt Lick Rd.
St. Peters, MO 63376

United Cash Loans
3531 P St. NW
Miami, OK 74355